

Certificate Number: 17082-PAE-DE-031102790
Bankruptcy Case Number: 18-12436



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 29, 2018, at 6:29 PM MST, STEPHEN GALVIN completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 29, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director